Prepared By:

NORMAN W. BEMISS
Certified General Appraiser
West Main Street, P.O. Box 271
North East, PA 16428

For:

NORTH EAST TOWNSHIP and NORTH EAST BOROUGH

MAY, 1996

CZM Project No. CZ1:95.05PE

A REPORT OF THE PENNSYLVANIA DEPARTMENT OF ENVIRONMENTAL PROTECTION TO THE NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION PURSUANT TO NOAA AWARD NO. - NA270Z0253





This project was financed in part by North East Township, North East Borough and in part through a Federal Coastal Zone Management Grant from the Pennsylvania Department of Environmental Protection with funds provided by the National Oceanic and Atmospheric Administration (NOAA). The views expressed herein are those of the author(s) and do not necessarily reflect the view of NOAA or any of its subagencies.

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7 WEST MAIN STREET, NORTH EAST, PENNSYLVANIA 16428

TELEPHONE: (814) 725-3600 FAX: (814) 725-5037

APPRAISAL REPORT

FOR

NORTH EAST TOWNSHIP SUPERVISORS 10300 WEST MAIN RD., BOX 249 NORTH EAST, PA 16428

ON

THE PROPERTY OWNED BY GERTRUDE BARBER & FAMILY

KNOWN AS PENNYORK RESORT

LOCATED AT

EAST LAKE ROAD, TRACT 167 NORTH EAST TOWNSHIP ERIE COUNTY, PA 16428

BY

NORMAN W. BEMISS
CERTIFIED GENERAL APPRAISER
7 WEST MAIN STREET, P.O. BOX 271
NORTH EAST, PA 16428

COMPLETE SUMMARY APPRAISAL

This is a SUMMARY Appraisal Report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice (USPAP) for a SUMMARY Appraisal Report. As such, it presents only summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation concerning the data, reasoning, and analyses is retained in the appraiser's file. The depth of discussion contained in this report is specific to the needs of the client and for the intended use stated below. The appraiser is not responsible for unauthorized use of this report.

NAME OF CLIENT ----- NORTH EAST TWP. SUPERVISORS

PRESENT OWNER ------ GERTRUDE BARBER & FAMILY

ADDRESS ----- EAST LAKE ROAD, TRACT 167
NORTH EAST, PA 16428

NAME OF APPRAISER ----- NORMAN W. BEMISS

ADDRESS ----- 7 WEST MAIN STREET, BOX 271 NORTH EAST, PA 16428

DATE OF VALUE ESTIMATE ----- APRIL 26, 1996

April 26, 1996

Mr. Roy D. Thomson, Supervisor/Secretary North East Township Supervisors 10300 West Main Road, Box 249 North East, Pennsylvania 16428

Dear Mr. Thomson:

Pursuant to your request for an appraisal for the Market Value of the property known as the PennYork Resort located on East Lake Road in North East Township, Erie County, Pennsylvania attached is a report which describes my method of approach and contains data gathered in my appraisal process.

My opinion of the Fair Market Value of this property in Fee Simple as of April 26, 1996 is FOUR HUNDRED EIGHTY-ONE THOUSAND (\$481,000) DOLLARS.

Respectfully submitted,

Norman W. Bemiss

Certification #GA-001232-L

The purpose of this appraisal is to determine market value of the real property owned by Gertrude Barber & Family located with frontage on East Lake Road (Route 5) and lake frontage Lake North East Township, Erie on Erie in Pennsylvania. Said property is a 27.63 acre parcel (see site map) with a $1\frac{1}{2}$ story block and frame dwelling, a pole barn, several seasonal cottages erected thereon. identified in the Erie County Assessment Office by Index Number (37)15-18-92.

Market Value is the most probable price in terms of money which a property should bring in competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeable, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically moti-(2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions *granted by anyone associated with the sale.

^{*}Adjustments to the comparables must be made for special or

creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

The real estate interest appraised is that of ownership in fee simple, and the property is appraised as if free and clear, and as if without liens and encumbrances, subject to contingent and limiting conditions outlined herein.

There are three approaches to the estimate of value.

- 1. THE SALES COMPARISON APPROACH Value is indicated by comparison with sales of like property or worth by trial in the market.
- 2. THE COST APPROACH Value is indicated by reproduction cost less depreciation.
- 3. THE INCOME APPROACH Value is indicated by ability of the property to earn a net income on money invested in it.

All three approaches to value were considered.

DESCRIPTION OF SUBJECT:

Subject property is a 27.63 acre parcel with frontage on Lake Erie and located on the north side of East Lake Road in North East Township, Erie County, Pennsylvania. It is identified in the Erie County Assessment Office by Index #(37)15-18-92. The 100% assessments is Land \$35,370, Building \$42,470, Total being \$77,840. The 1995 property taxes were \$5,760. property is known as PennYork Resort and was used in the past as a summer resort which rented lakefront cottages to the It is unique property due to there is no lake bank which is common in the area. The land is level from the road frontage on East Lake Road all the way to the water edge. There is nice beach along the lake. Twenty Mile Creek empties into the lake at the east side of subject but the creek does not border subject property.

Erected on property is a 1½ story cement block and frame dwelling near East Lake Road. Just north of dwelling is an old frame bath house. A private drive runs past the dwelling north to the lake. Approximately 3/4 back on the land is a large pole barn and north of the pole barn along the lakefront are eight seasonal frame cottages. There is also a frame building once occupied as a store and a small water system building. See attached assessment cards for building square footage.

The buildings other than the pole barn are in poor condition and not consistent with the highest and best use of the property. The pole barn is $50' \times 80'$ with a $24' \times 24'$

extension. The 24' x 24' area has roof damage and does not add value to the main building.

AREA OF SUBJECT:

Subject has frontage on East Lake Road (Route 5) on south boundary of property and north boundary fronts on Lake Erie. The area is a mix of well spaced single family dwellings and agricultural property. The land on the north side of East Lake Road is in higher demand and more valuable due to Lake Erie. A marina operated by the Pennsylvania Fish Commission is located short distance west of subject. The macadam road is maintained by State of Pennsylvania. There are no indications that any outside influence will add to or distract from the value of this property.

ZONING:

Subject is zoned Rural Residential (R-1). A Permitted & Conditional Use Table is attached.

HIGHEST AND BEST USE:

The highest and best use of the property is a usage which benefits from the frontage on Lake Erie. The buildings on property other than the pole barn are not usable per any use which would maximize value of land.

MARKETING TIME:

Similar properties located in competing market areas of subject have typically required marketing time of three to six months.

FEMA FLOOD HAZARD:

A portion of subject property is located in FEMA Flood Hazard area. A copy of the FEMA Map is attached.

SALES HISTORY:

There have been no sales of subject property in the three years preceding this appraisal.

APPROACHES TO VALUE:

SALES COMPARISON - The following sales were reviewed and adjusted to subject.

- 1) 9740 East Lake Road, North East Township 4 Acre Lakefront Land - No Buildings Sold 4/21/95 for \$65,000
- East Lake Road, Tract 178, North East Township 6.80 Acre Lakefront Land - No Buildings Sold 7/27/93 for \$45,000
- 3) 9142 East Lake Road, Harborcreek Township 30 Acres Lakefront Land - No Buildings Sold 7/7/92 for \$165,000

The three sales considered as comparables are each located with frontage on Lake Erie as is subject. I reviewed many other Lake Erie related sales and found the above three the best indicators of market value. The above sales indicate that lakefront property in the area of subject is valued in a range from \$5,500 to \$16,250 per acre. Comparable 1 is most like subject and most recent sale and relied on the most. The indicated value of subject land is \$16,250 per acre or a total of \$448,988 for the land. The buildings on subject other than the pole barn do not contribute value to the

property based on the highest and best use to maximize value of the land. The contributory value of the pole barn is based on cost new less depreciation and is estimated to be \$32,000. Therefore the indicated value of subject based on the sales comparison approach is \$481,000.

COST APPROACH - The cost approach was considered but not used due to the value of subject is in land. The buildings on the property are in poor condition and estimating accrued depreciation would be subject to error. The buildings also are not consistent with the highest and best use of the land.

INCOME APPROACH - The income approach was considered but not used due to the property has little ability to produce income in its present condition. If the buildings were all in good rentable condition the income approach would indicate a value that would be low and misleading due to the highest and best use of property is not to utilize present improvements on the property other than the pole barn.

FINAL CORRELATED VALUE:

All three approaches to value were considered. The cost approach did not apply due to the buildings are all in poor condition and estimating accrued depreciation would be subject to error. The income approach was considered but not used due to subject is not presently producing income and renting present buildings on subject is not consistent with the highest and best use of property. I relied on the sales comparison approach for my final opinion of market value of \$481,000.

STATEMENT OF LIMITING CONDITIONS

- I hereby certify that I have no personal interest or bias with respect to the subject matter of the appraisal report or to the participants in the sale, and that I will not base either partially or completely the "estimate of market value" in the appraisal report on the race, color, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
- 2. I hereby certify that I have personally inspected the inside and outside of the subject property and the outside of all comparables sales listed in the appraisal report; to the best of my knowledge, the information in the appraisal report is true and correct; and I have not knowingly withheld and significant information.
- 3. I hereby certify that I have included all contingent and limiting conditions which were imposed by the terms of the assignment or developed as the result of my opinions, analyses, and conclusions in the appraisal report.
- 4. I hereby certify that I have personally prepared all of the conclusions and opinions concerning the real estate that were set out in the appraisal report, and that no one else may change any item in the appraisal report, and I will not be responsible for any unauthorized changes.
- 5. I hereby certify that I will not be responsible for matters of a legal nature that affect the property being appraised, or the title to it. Since the property is appraised on the basis of it being under responsible ownership, I assume that the title is good and marketable and will not render any opinions about the title.
- 6. I hereby certify that I have made no survey of the property; therefore, any sketch in the report shows approximate dimensions and is included only to assist the reader of the report in visualizing the property.
- 7. I hereby certify that I will not give testimony or appear in court because I made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 8. I hereby certify that I distributed the value of the property between the land and the improvements on the basis of the existing use of the property. These separate valuations must not be used in conjunction with any other appraisal and are invalid if they are so used.

- 9. I hereby certify that I assumed that there are no hidden or un apparent conditions of the property, the subsoil, or the structures that would make the property more or less valuable. I will not be responsible for any such conditions that do exist or for any engineering that might be required to discover whether such factors exist.
- 10. I hereby certify that I obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that I consider to be reliable and believe them to be true and correct. I do not assume responsibility for the accuracy of such items that were furnished by other parties.
- 11. I hereby certify that I will not disclose the contents of the appraisal report except as provided for in the Bylaws and Regulations of the professional appraisal organizations with which I am affiliated.
- I hereby certify that I must provide my prior written consent before all (or any part) of the content of the appraisal report including conclusions about the property's value; my identity and professional designations; and references to any professional appraisal organizations or the firm with which I am associated can be used for any purposes by anyone except the client specified in the report; the borrower if he or she paid the appraisal fee; the mortgagee or its successors and assigns; mortgage insurers; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state of the District of My written consent and approval must also be Columbia. obtained before the appraisal (or any part of it) can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- 13. I hereby certify that I based my appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.

CERTIFICATION

I hereby certify that I have personally inspected the property described herein and to the best of my knowledge the statements and opinions contained in this report are correct, subject to the assumptions and limiting conditions set forth. I have no present or contemplated future interest in the property appraised and the compensation for making this appraisal is not contingent on the amount of the value report. The appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan. This report was made in conformity with the standards and rules of the professional ethics of the Uniform Standards of Professional Appraisal Practice.

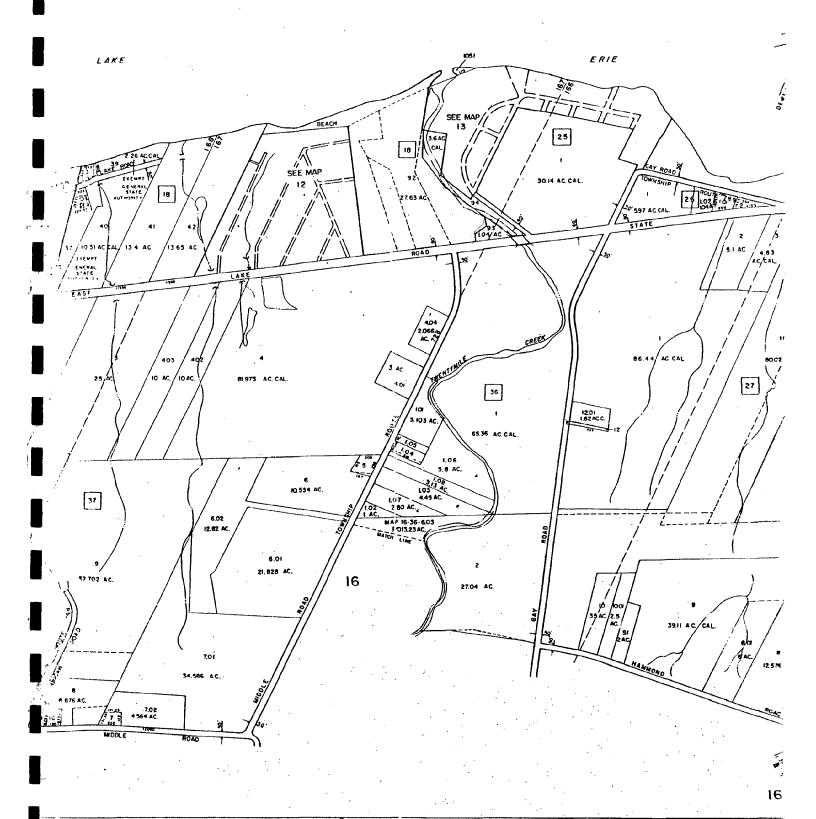
Norman W. Bemiss

Certification #GA-001232-L

This is to certify that I personally assisted in the inspection of the subject, collection of data, and the preparation and analysis of the information contained in this report.

Roy W. Bemiss Certification #RL-001532-L

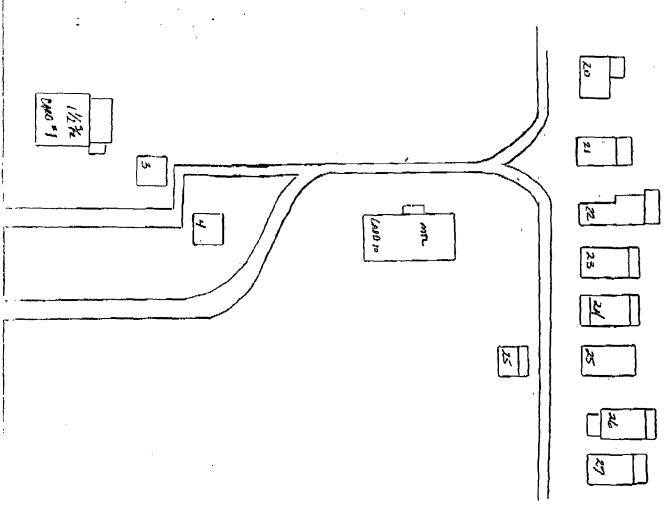
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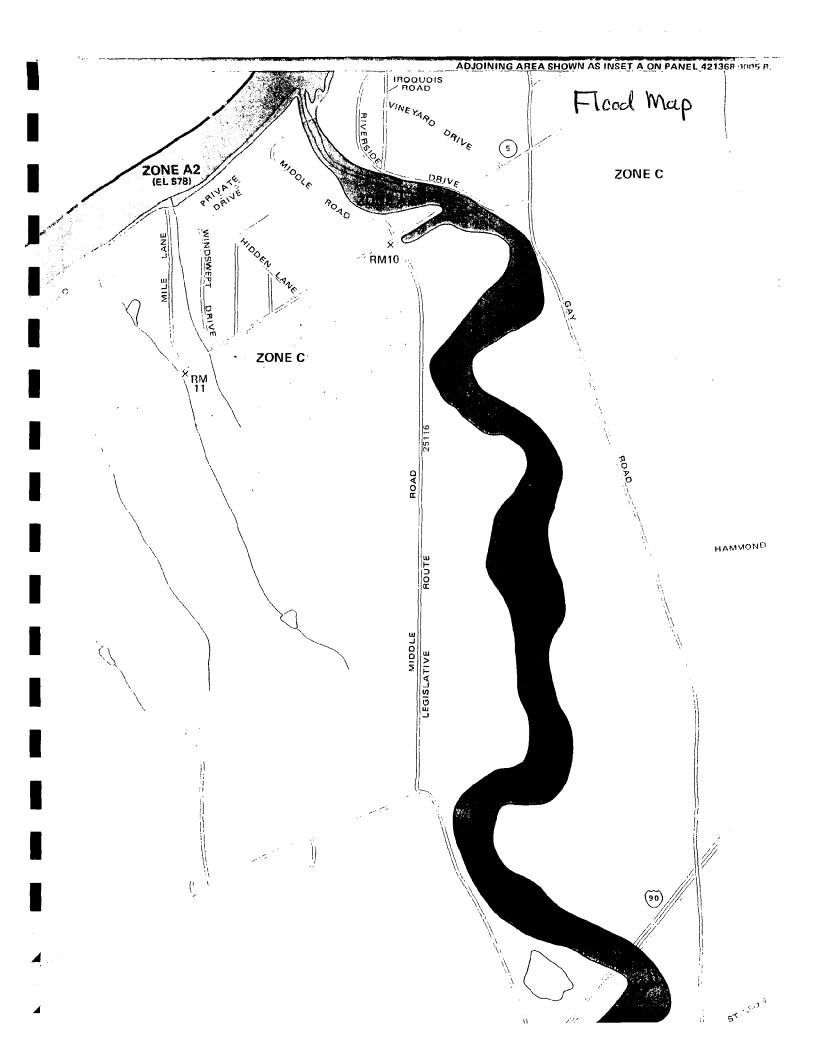
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PERMITTED USE AND CONDITIONAL USE TABLE

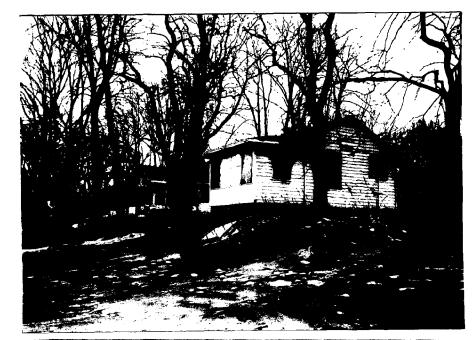
USE	A-1	A-2	R-1	R-2	B-1 B-2
1. Public Grounds (D)	P	P	P	Р	P P
2. Essential Services (D)	P	P	P	P	PP
3. Accessory Use (D)	P	P	P	P	PP
4. Agriculture (D) (Section 504)	P	P	P	P	P P
5. Helistop or Airstrip (D) Section 505)	P	P	P	P	P P
6. Fence or Wall (Section 506)	P	P	P	P	P P
7. Temporary Structure (Section 507)	P	<u>P</u>	P	P	P P
8. Off-Street Loading and Parking (Section 508)	P	<u>P</u>	P	P P	PPP
9. Sign (D) (Section 509) 10. Mineral Extraction (Section 510)	P	P	P	$\frac{P}{C}$	P P C C
11. Renewable Energy Source (D) Section 511)	- င	$\frac{c}{c}$		$\frac{c}{c}$	C C
12. Water Recreation and Storage (Section 512)	- č -	$\frac{c}{c}$	$\frac{c}{c}$	Č	$\frac{c}{c}$
13. Problem Development Land (Section 513)	 č	$\frac{c}{c}$	Č	Č	$\frac{\ddot{c}}{\ddot{c}}$
14. Single Family Dwelling (D)	P	P	P	P	
15. Open Land Use (D)	C	P	P	P	
16. Mobile Home (D) (Section 514)	C	C	C	C	
17. Home Occupation (D) (Section 515)	C	C	C	C	
18. Two-Family Dwelling (D)		C	P	P	
19. Church (D)		<u>C</u>	P	P	P
20. Animal Raising and Care (D) (Section 516)		P	P	C	<u>C</u>
21. Cemetery or Mausoleum (D)		<u>C</u>	<u> </u>	<u>C</u>	P
22. Campground (D) (Section 517)		<u> </u>	<u> </u>	C	
23. Bed and Breakfast (D)			<u> </u>	C	P
24. Parochial School or College			<u>C</u>		
25. Multiple Dwelling (D)				P	- p
26. Mobile Home Park (D) (Section 518)				<u> </u>	P
27. Boarding, Rooming or Lodging Home (D)					$\frac{P}{P}$
28. Resident, Treatment Facility (D)					P
29. Placement Treatment Facility (D) 30. Funeral Home				 	$\frac{\Gamma}{P}$
31. Nursery School or Day Care Center				C	P
32. Technical School or Academy				Č	P
33. Hospital (D)				Č	P
34. Club, Fraternity or Society (D)				C	P
35 Public Utility Building				C	P P
36. Profession Office or Clinic (D) (D)					P P
37. Corporate or Utility Office					P P
38. Personal or Business Service Office (D) (D)					P P
39. Hotel or Motel (D)			·		PP
40. Retail Business Establishment				•	$\frac{P}{P}$
41. Eating or Drinking Establishment	-tablishes	-+ (D)		p	P P
42. Indoor and Outdoor Commercial Recreation E 43. Motor Vehicle Sales and Service	stadiisiine	an (D)		<u> </u>	$\frac{\Gamma}{P}$
43. Motor Vehicle Sales and Service 44. Service Station or Repair Garage (D) (D)			•		PP
45. Repair Shop (D)			 -		PP
46. Commercial Parking Lot or Garage					PP
47. Retail with Secondary Light Industrial (D)					PP
48. Radio or Television Studio					\overline{P}
49. Billhoard (D) (Section 519)					P P
50. Heliport or Airport (D) (Section 520) 51. Communication Facility or Operation					P P
51. Communication Facility or Operation					C P
52. Research, Testing or Design Laboratory					\mathbf{C} \mathbf{P}
53 Wholesale Warehouse or Storage Facility					C P
54. Building Material Supplies Facility					C P
55. Highway Freight or Transportation Terminal 56. Light Industrial Establishment (D)					$\frac{C}{C}$
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58. Junkyard or Salvage Facility (D) (Section 521	<u> </u>				—— <u> </u>
59. Landfill (Section 522)					<u>_</u>

















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